I (Official For	m 1) (04/13) e 15,0402 United S	TATES BANKRUP TO District of	cy clerk	<del>r02/06/15</del> cument	Entered Page 1		16/15 17:01:19 VOLUN	Desc M rary petitio	ain N
Name of Dahte	Norther or (if individual, enter Last, F	irst, Middle):	minois		Name of Joint	t Debtor (	Spouse) (Last, First, M	iddle):	A Particular of the Control of the C
Evans, Shabanda, N.  All Other Names used by the Debtor in the last 8 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
(include marrie	ed, maiden, and trade names)	:			,	-4			
	N. Evans / Shabanda N s of Soc. Sec. or Individual-T		l)/Complet	e EIN	Last four digi	ts.of.Soc	Sec PENNENHAUM HERN DISTRICT OF	OWELD WIN	Complete EIN
(if more than o	one, state all):	<b></b>	, .		(if more than	NOR!	HERN DISTRICT OF	ILLINOIS	
6207 Street Address	of Debtor (No. and Street, C	city, and State):			Street Addres	s of Joint	Debtor (No. and Street FEB 0 6 2015	, City, and State):	
8301 South							Ÿ		
Chicago, IL	<b></b>		ZIP COD	E 60620		EFFRE	Y P. ALLSTEAD	T. CLERNZIP	CODE
	sidence or of the Principal Pla	ace of Business:		·	County of Re	sidence e	Sche Principal Place	Dusiness.	
Cook Mailing Addre	ess of Debtor (if different from	m street address):			Mailing Add	ress of Jo	int Debtor (if different	rom street addres	s):
Same									
			ZIP COD			,		ZIP	CODE
	rincipal Assets of Business D	ebtor (if different	from street	address above):					CODE
N/A	Type of Debtor		(C)	Nature of l	Business		Chapter of Bar the Petition	nkruptcy Code U is Filed (Check)	nder Which one box.)
	(Form of Organization) (Check one box.)		<u>                                    </u>	one box.)			☑ Chapter 7	☐ Chapter	15 Petition for
☑ Individ	ual (includes Joint Debtors)			Health Care Busi Single Asset Rea	Estate as defi	ned in		Recogn	ition of a Foreign roceeding
See Exh	nibit D on page 2 of this form. ation (includes LLC and LLP	``		11 U.S.C. § 101(: Railroad	51B)		Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter	15 Petition for ition of a Foreign
Partner	shin			Stockbroker Commodity Brok	er		Chapter 13		in Proceeding
Other (	If debtor is not one of the about and state type of entity belo	w.)		Clearing Bank	•				
	Chapter 15 Debtors			Other Tax-Exem	pt Entity			Nature of Debts Check one box.)	
Country of d	ebtor's center of main interes	its:		(Check box, if			Debts are primari	ly consumer	Debts are primarily
		na hu raggeding o	1	Debtor is a tax-exunder title 26 of t	cempt organizate the United State	ntion es	debts, defined in § 101(8) as "incu	rred by an	business debts.
Each country against debto	in which a foreign proceeding is pending:	ng by, regarding, o	<b>'</b>	Code (the Interna	ıl Revenue Coo	ie).	individual primar personal, family,	or	
					_		household purpo Chapter 11 I	se."	
	Filing Fee (	Check one box.)			Check one	box:	_		S 101(51D)
☐ Full Fi	ling Fee attached.				Debto	or is a sma or is not a	all business debtor as de small business debtor a	s defined in 11 U.S.C.	.S.C. § 101(51D).
Filing	Fee to be paid in installments	(applicable to ind	ividuals on	dy). Must attach	Cr. L'C				
signed unable	application for the court's co to pay fee except in installm	onsideration certify ents. Rule 1006(b	). See Offi	icial Form 3A.	The Dake	or's aggre	gate noncontingent liquidiates) are less than \$2,4	idated debts (excl 190,925 (amount s	luding debts owed to subject to adjustment
f" Piling	Eas weiver requested (annlic	able to chanter 7 is	ndividuals	only). Must	on 4/s	01/16 and	l every three years there	eafter).	
attach	signed application for the co	urt's consideration	See Offic	cial Form 3B.	Check all	applicabl	e boxes:		
					□ Acce	ntances o	filed with this petition f the plan were solicited	l prepetition from	one or more classes
					of cre	editors, in	accordance with 11 U.	S.C. 9 1120(0).	THIS SPACE IS FOR
1	Administrative Information		- لە-سالىسىللى	n to uncecured or	editors			4	COURT USE ONLY
	Debtor estimates that funds we Debtor estimates that, after an distribution to unsecured cred	iy exempt property	is exclude	d and administrat	tive expenses p	aid, there	will be no funds availa	ble for	ORTHER Z
	Number of Creditors						□ 50,001-	Uner	Fr. WOISTANAS
1-49	50-99 100-199		00- 00		10,001- 25,000	25,001- 50,000	100,000	168500	O CTOR
Estimated A	A ocets							L NOW	20 8 20 m
Ø		\$500,001 \$1	000,001	\$10,000,001	\$50,000,001	□ \$100,00		More than	\$\langle \sigma_{\infty} \rangle \sigma_{\infty} \rang
\$0 to \$50,000	\$50,001 to \$100,001 to \$100,000	to \$1 to	\$10	to \$50	to \$100 million	to \$500 million	to \$1 billion	\$1 billion	~ . Yer_
Estimated l	Liabilities	million mi	llion	million			F3	r¬	\$ QEAR
<b>☑</b>		\$500,001 \$1	,000,001	\$10,000,001	\$50,000,001	\$100,0			· · · · · · · · · · · · · · · · · · ·
\$0 to \$50,000	\$50,001 to \$100,001 to \$100,000 \$500,000	to \$1 to	\$10     Non	to \$50 million	to \$100 million	to \$500 million		\$1 billion	

	n lo (1944) 15-04029 Doc 1 Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Main Page 2
Voluntary Peti (This page musi	t be completed and filed in every case.)	Pane of Delapricity Pane, Shabanda, N.	
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee Case Number:	t.) Date Filed:
Where Filed:			
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af		
		Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the S of the Securities	Exhibit A  red if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) is Exchange Act of 1934 and is requesting relief under chapter 11.)  a is attached and made a part of this petition.	Exhibit  (To be completed if debte whose debts are primarily  I, the attorney for the petitioner named in the informed the petitioner that [he or she] may pof title 11, United States Code, and have exp such chapter. I further certify that I have delived by 11 U.S.C. § 342(b).  X  Signature of Attorney for Debtor(s)	or is an individual consumer debts.)  foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 lained the relief available under each vered to the debtor the notice required
		Signature of Attorney for Debtor(s)	Date)
	Exhib own or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.		blic health or safety?
If this is a joint p	completed and signed by the debtor, is attached and made a part of this petition:  , also completed and signed by the joint debtor, is attached and made a p		
Ø	Information Regarding (Check any appl Debtor has been domiciled or has had a residence, principal place of	licable box.) of business, or principal assets in this District (	or 180 days immediately
	preceding the date of this petition or for a longer part of such 180 day	•	
	There is a bankruptcy case concerning debtor's affiliate, general partr	· · · · ·	
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding [in a fed-	tes in this District, or has eral or state court] in this
	Certification by a Debtor Who Resides (Check all applic		
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fol	lowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	Add Spirit for the reasons and
	Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possessio	ircumstances under which the debtor would be	permitted to cure the
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-d	ay period after the filing
	Debtor certifies that he/she has served the Landlord with this certifi	ication. (11 U.S.C. § 362(1)).	

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B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Evans, Shabanda, N.	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Shabala Eurry

Date: 1-31-15

Filed 02/06/15

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B 6 Summary (Official Form 6 - Summary) (12/14)

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# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Evans, Shabanda, N.	Case No.
Debtor	**************************************
	Chapter 7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 17,154.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 18,019.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 5,124.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 2,603.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 2,445.00
Т	OTAL	20	\$ 17,154.00	\$ 23,143.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

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# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

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In re Evans, Shabanda, N.	Case No.
Debtor	
	Chapter7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 2,603.00
Average Expenses (from Schedule J, Line 22)	\$ 2,445.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 2,603.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 5,124.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 5,124.00

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In re	Evans, Shabanda, N.	Case No.	
	Debtor	(If known)	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

(Report also on Summary of Schedules.)

Debtor				(If known)
In re Evans, Shabanda, N.			Case No.	
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Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	x			0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Fifth Third Bank Checking Account		1,800.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord		650.00
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furniture		3,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			0.00
6. Wearing apparel.		Clothings/Apparel		3,000.00
7. Furs and jewelry.	х			0.00
Firearms and sports, photographic, and other hobby equipment.	×			0.00
Interests in insurance policies.     Name insurance company of each policy and itemize surrender or refund value of each.	x			0.00
10. Annuities, Itemize and name each issuer.	x			0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			0.00

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In re Evans, Shabanda, N.	,	Case No.
Debtor		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			0.00
Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			0.00
14. Interests in partnerships or joint ventures. Itemize.	x			0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			0.00
16. Accounts receivable.	X	randa mana mana manda na manana manda manda manda manda manda na manda na manda manda manda manda manda manda m Tanda manda ma	na materia	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	X			0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		(1995) (1995)	0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			0.00
			\$30,500	

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In re Evans, Shabanda, N.	Case No.
Debtor	(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			0.00
23. Licenses, franchises, and other general intangibles. Give particulars.	X			0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Ford Escape		8,704.00
26. Boats, motors, and accessories.	x			0.00
27. Aircraft and accessories.	X		(*************************************	0.00
28. Office equipment, furnishings, and supplies.	x			0.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			0.00
30. Inventory.	x			0.00
31. Animals.	x			0.00
32. Crops - growing or harvested. Give particulars.	x			0.00
33. Farming equipment and implements.	×			0.00
34. Farm supplies, chemicals, and feed.	X		111111111111111111111111111111111111111	0.00
35. Other personal property of any kind not already listed. Itemize.	×			0.00
<del> </del>		3 continuation sheets attached Total)	•	\$ 17,154.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re Evans, Shabanda, N.		Document	Page 12 of 47 Case No.		
Debtor			•	(If known	)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☑ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
Clothings/Apparel	735 ILCS 5/12-1001(a)	3,000.00	3,000.00	
Household Goods & Furniture	735 ILCS 5/12-1001(b)	3,000.00	3,000.00	
Fifth Third Bank Checking Account	735 ILCS 5/12-1001(b)	1,800.00	1,800.00	
Security Deposit w/ Landlord	735 ILCS 5/12-1001(b)	650.00	650.00	
Child Support	735 ILCS 5/12-1001(g)(4)	120.00	120.00	
2011 Ford Escape	735 ILCS 5/12-1001(c)	8,704.00	8,704.00	

st Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re_Evans, Shabanda, N.	, Case No.	
Debtor		(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS JNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED. WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER OF COLLATERAL AND (See Instructions Above.) DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN ACCOUNT NO.4601 11/2010 -Ford Motor Credit Automobile P O Box 542000 18,019.00 0.00 Omaha, NE 68154 VALUE \$ 18,019.00 ACCOUNT NO. VALUE \$ ACCOUNT NO. VALUE \$ O continuation sheets Subtotal ▶ \$ \$ (Total of this page) 18,019.00 0.00 Total ▶ \$ 18.019.00 0.00 (Use only on last page)

(Report also on Summary of

Schedules.)

(If applicable, report

also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (04/13)

n reEvans, Shabanda, N.	Case No.
Debtor	(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all rs

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Evans, Shabanda, N. , Case No,	
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in	11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for person that were not delivered or provided. 11 U.S.C. § 507(a)(7).	al, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C.	\$ 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured do § 507 (a)(9).	Currency, or Board of epository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was in drug, or another substance. 11 U.S.C. § 507(a)(10).	ntoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced or adjustment.	ı or after the date of

1 continuation sheets attached

B6E (Official Fort <b>CatS@4/15=@40</b> 29	Doc 1	Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Main
n re Evans, Shabanda, N.		Document	Page 16 of 47 Case No.	
Debtor		<del>,</del>	(if known)	

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

					· · · · · · · · · · · · · · · · · · ·		type of Priority fo	or Claims Listed	on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF
Account No.									
							0.00	0.00	0.00
Account No.									
Account No.									
Account No.									
Sheet no1of continuation sheets attached creditors Holding Priority Claims	d to Sch	edule of	(To	Sotals of	ubtotal this pa	s≯ ge)	\$ 0.00	\$ 0.00	0.00
			(Use only on last page of the Schedule E. Report also or of Schedules.)	ne comp n the Su	Tota oleted ommary		0.00		
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Data	report a Certain	ilso on	>>		0.00	0.00

In re Evans, Shabanda, N.		,	Case No.		
= 0.1.4.1.		Document	Page 17 of 47		
B 6F (Official Form & FASO) 45-04029	DOC T	Filea 02/06/15	Entered 02/06/15 17:01:19	Desc Main	

In re	Evans, Shabanda, N.	,	Case No.	
	Debtor	<del></del>	(if known)	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data ..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE. **CONSIDERATION FOR** AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 6696 07/2011 - Credit Card Capital One 300.00 P O Box 30253 Salt Lake City, UT 84130-0253 ACCOUNT NO. 7474 07/2008 - Credit Card Capital One Bank 1,475.00 P O Box 30281 Salt Lake City, UT 84130 ACCOUNT NO. 6421 07/2012 - Utility Company Peoples Energy 751.00 200 East Randolph Chicago, IL 60601 ACCOUNT NO. 9288 01/2015 - Utility Company ComEd 400.00 P O Box 6111 Carol Stream, IL 60197-6111292 Subtotal> 2,926.00 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6F (Official Form 65 A SE0 1 5 C Q 4 0 2 9	Doc 1	Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Main
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In re Eva	ans, Shabanda, N. ,	Case No.		
	Debtor	*****	(if known)	_

		щ					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9288			03/2014 - Collection				
Enhanced Recovery P O Box 57547 Jacksonville, IL 32241			Account (AT&T)		The state of the s		163.00
ACCOUNT NO. 4639			02/2011 - Collection				
Enhanced Recovery P O Box 57547 Jacksonville, IL 32241			Account (Sprint)				605.00
ACCOUNT NO. 6207			01/2015 - Collection				
Comcast Cable P O Box 3002 Southeastern, PA 19398			Account				400.00
ACCOUNT NO. 6207			01/2015 - COllection				
Dish Network 9601 S. Meridan Blvd Englewood, CO 80112			Account				700.00
ACCOUNT NO. 6207			01/2015 - Collection				
US Cellular Dept 0205 Palatine, IL 60055			Account				200.00
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						\$ 2,068.00	
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

66 (Official Form GAS 2015 Q4029	Doc 1	Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Mair
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<del>In</del> re	Evans, Shabanda, N.	9	Case No.	
	Debtor	<del></del>	(if known)	

	1	I	<u>r</u>	T'''	Т	T	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6207			01/2015 - Old Accounts				
Chex System 7805 hudson Rd Woodberry, MN 55125							0.00
ACCOUNT NO. 6207			01/2015 - Notice Only				
Equifax Bankruptcy Dept. P O Box 740241 Atlanta, GA 30374			·				0.00
ACCOUNT NO. 6207			01/2015 - Notice Only				
Experian Bankruptcy Dept. P O Box 2002 Allen, TX 75013							0.00
ACCOUNT NO. 6207			01/2015 - Notice Only				
Trans Union Bankruptcy Dept. P O Box 1000 Chester, PA 19022			·				0.00
ACCOUNT-NO. 6207			01/2015 - Notice Only				
Certegy Check Service PO Box 30046 Tampa, FL. 33630-3046							0.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otal➤	\$ 0.00
	\$						

3 6F (Official Form <b>67952</b> 0 <b>1</b> 156 <b>04</b> 029	Doc 1	Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Main
		Document	Page 20 of 47	

In re	Evans, Shabanda, N.	Case No.	
	Debtor	The Company of the Co	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	IOUNT OF CLAIM
T-Mobile - Bankruptcy Team P O Box 53410 Bellevue, WA 98015-3410			01/2015 - Collection Account				130.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 1 of 4 continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims		ched			Subt	otal➤	\$ 130.00
		(Report a	(Use only on last page of the c lso on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	d Schedu the Stat	istical	\$ 5,124.00

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B 6G (Official Form 6G) (12/07)

In re	Evans, Shabanda, N.	. Case No.
	Debtor	(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.				
Primary Residental Month-to-Month Lease Drops off rent monthly to management				

Debtor				(if known)
In re Evans, Shabanda, N.			Case No.	
		Document	Page 22 of 47	
B 6H (Official F <b>G 650</b> ( <b>125</b> ) <b>70</b> 4029	Doc 1	Filed 02/06/15	Entered 02/06/15 17:01:19	Desc Main

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:				
Shabanda Debtor 1	N.	Evans			
First Name	Middle Name	Last Name			
bebtor 2 Spouse, if filing) First Name	Middle Name	Last Name			
nited States Bankruptcy Court for the:	Northern District of Illinoi	s			
ase number	Morardia District of Issues	J		Oh a alv if	Abota ta.
f known)	· · · · · · · · · · · · · · · · · · ·			Check if	tnis is: nended filing
		<del></del>		***********	plement showing post-petition
					er 13 income as of the following date:
<u>fficial Form B 6I</u>				MM / D	D/YYYY
chedule I: You	ır Income				12/13
pplying correct information. If y you are separated and your spor	ou are married and not fil use is not filing with you, top of any additional pa	ing jointly, and y do not include in	our spouse is Iformation ab	s living with out your spo	or 2), both are equally responsible for you, include information about your spopuse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not emplo		And the second	Employed Not employed
Include part-time, seasonal, or			,		Not displayed
self-employed work.	Occupation	Manager			
Occupation may Include student or homemaker, if it applies.	Occupation	**************************************		······································	
or normalization, in application.	Employer's name	McDonald's	3		
	Employer's address	1637 W. 95			
		Number Street			Number Street
		Chicago,	IL 60	 643	***************************************
		City		Code	City State ZIP Code
	How long employed the	re? 15yrs	_		
	P4 41 1 1				
art 2: Give Details About			··		
Estimate monthly income as of spouse unless you are separated.	the date you file this form	n. If you have noth	ing to report f	or any line, w	rite \$0 in the space. Include your non-filing
If you or your non-filing spouse habelow. If you need more space, at	ve more than one employe	r, combine the info	ormation for a	i employers f	or that person on the lines
			Fol	Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sale deductions). If not paid monthly,			2. <u>\$_3</u>	00.000	\$
Estimate and list monthly over	time pay.		3. +\$	0.00	+ \$
Calculate gross income. Add lin	ne 2 + line 3.		4. \$_3	0.000.00	\$

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Debtor 1

Shabanda Middle Name Last Name

Case number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	<b>→</b> 4.	\$ 3,000.00	\$	
5. <b>Lis</b>	t all payroll deductions:				
5a	a. Tax, Medicare, and Social Security deductions	5a.	s 331.00	\$	
	Mandatory contributions for retirement plans	5b.	\$ 0.00	\$	
	: Voluntary contributions for retirement plans	5c.	\$ 0.00	\$	
	Required repayments of retirement fund loans	5d.	\$ 0.00	\$	
	. Insurance	5e.	s 0.00	\$	
5f.		5f.	\$ 0.00		
			\$ 0.00	\$	
~	Union dues	5g.	-	<b>a</b>	
5h	Other deductions. Specify: OASDI	5h.	+ \$ 186.00	+ \$	
6. <b>A</b> 0	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$517.00	\$	
7. <b>C</b> a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>2,483.00</u>	\$	
8. Lis	t all other income regularly received:				
8a	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00_	\$	
8b	. Interest and dividends	8b.	s 0.00	\$	
80	Family support payments that you, a non-filing spouse, or a depende regularly receive	nt	T annual security of the secur	`	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$120.00	\$	
8d	. Unemployment compensation	8d.	\$0.00	\$	
8e	Social Security	8e.	\$0.00_	\$	
8f.	Other government assistance that you regularly receive				
	Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: n/a	ce 8f.	\$0.00	\$	
Α.			0.00		
ಕg	Pension or retirement income	8g.	\$	\$	
8h	. Other monthly income. Specify: _n/a	8h.	+\$0.00	+\$	
9. <b>Ad</b>	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>120.00</u>	\$	
	culate monthly income. Add line 7 + line 9.  If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ 2,603.00 +	\$0.00 =	\$2,603.00
1. Sta	te all other regular contributions to the expenses that you list in Sched	lule J			<del></del>
Incl	ude contributions from an unmarried partner, members of your household, yer friends or relatives.			nates, and	
	not include any amounts already included in lines 2-10 or amounts that are recify: n/a	not av	railable to pay expense	s listed in Schedule J.	- s 0.00
2. <b>Ad</b> t	I the amount in the last column of line 10 to the amount in line 11. The			nly income.	\$ 2,603.00
	te that amount on the Summary of Schedules and Statistical Summary of Ce			Data, if it applies 12.	Combined monthly income
	you expect an increase or decrease within the year after you file this fo	orm?		·	
	Yes. Explain:				

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Fill	in this ir	formation to identify	your case:					
Debt	or 1	Shabanda First Name	N.	Evans	···	Check if this is:		
Debt	or 2	rust realite	Middle Name	Last Name		<b></b>	£0	
(Spau	use, if filing)	First Name	Middle Name	Las! Name		An amended A supplemen	_	-petition chapter 13
Unite	ed States I	Bankruptcy Court for the:	Northern District	of Illinois			of the following	
Case (if kn	number					MM / DD / YYY	Ϋ́	
(,,,,,	J							2 because Debtor 2
Offi	cial F	orm B 6J				maintains a s	eparate house	hold
Sc	hed	ule J: You	ur Exper	ises				12/13
inform	nation. In own). An	te and accurate as po i more space is neede swer every question. Describe Your Hou	ed, attach another	ied people are fili sheet to this form	ing together, both n. On the top of ar	n are equally respons ny additional pages,	sible for supply write your nam	ring correct se and case number
			JUNIO 14					
		nt case?						
		to line 2. es Debtor 2 live in a s	enarate household	12				
L	- Creed	No	, p	•				
		Yes. Debtor 2 must file	a separate Schedu	ile J.				
2. <b>Do</b> y	you hav	e dependents?	No	ann ann ann an tao ann an tao an Aireann an tao	anere e e en erante des annes que arrande que mars, per significa que, que l'anque, e	en e	en er en kommen er et kommen er en	raccommunication graves to the transition of the state of the development of the state of the st
		ebtor 1 and	Yes. Fill out th	is information for	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	tor 2.	the demonstrate?	each depende	nt		ng digital and a supplemental control of the supplemental and a supple	4.0	No
nam		the dependents'			Daughter		12	✓ Yes
					Son		5	No
								✓ Yes
								No Yes
								No
								Yes
								ΠNo
	·							Yes
expe	enses of	enses include people other than l your dependents?	No Yes	montumbologists for the first of the second				
Part 2:	Est	imate Your Ongoin	g Monthly Expe	nses				
Estima		expenses as of your l			re using this form	as a supplement in	a Chanter 13 c	ase to report
expens		f a date after the bank						
		ses paid for with non-					agy Newsylland	NAMES (1.387)
		ance and have include					Your exper	1ses
		or home ownership ex the ground or lot.	penses for your re	esidence. Include	first mortgage pay	ments and 4.	\$	850.00
		ded in line 4:						0.00
4a.	_	state taxes	ata ta ta			4a.	\$	
4b.	-	ty, homeowner's, or rei				4b.	\$	0.00
4c.		maintenance, repair, a		S		4c.	\$	0.00
4d.	nome	wner's association or o	condominium dues			4d.	\$	0.00

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Debtor 1

Shabanda

N.

Evans

Case number (if known)\_

			Your expe	nses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	350.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	200.00
	6d. Other Specify: n/a	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	400.00
8.	Childcare and children's education costs	8.	\$	150.00
9.	Clothing, laundry, and dry cleaning	9.	\$	100.00
10.	Personal care products and services	10.	\$	70.00
11.	Medical and dental expenses	11.	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare.		¢	175.00
	Do not include car payments.	12.	Ψ	
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify: n/a	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:n/a	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other, Specify: n/a	17c.	\$	0.00
	17d. Other. Specify: n/a	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			0.00
	Specify: n/a	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Document Page 27 of 47 Shabanda Evans Debtor 1 Case number (if known) First Name Middle Name Last Name Other. Specify: n/a 0.00 21. 22. Your monthly expenses. Add lines 4 through 21. 2,445.00 The result is your monthly expenses. 22 23. Calculate your monthly net income. 2,603.00 Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22 above. 2,445.00 23b. Subtract your monthly expenses from your monthly income. 23c. 158.00 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Yes. Explain here:

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<sub>In re</sub> _Evans, Shabanda, N.	Document	Page 28 of 47	
Debtor		(if known)	**************************************

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	
1-31-15	Shalpe la Guard
Date	Signature: Debtor
	Desici
Date	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATUR	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and is promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	tey petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been um fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or or accepting any fee from the debtor, as required by that section.
Veronica Eason - BPP	345-62-6447
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
1383 Wentworth Avenue	
Calumet City, IL 60409	
Address	/ /
rightess)	1/21/21/5
Signature of Bankruptey Petition Preparer	Date ( ) ( Zel )
lames and Social Security numbers of all other individuals w	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more than one person prepared this document, attach addit	itional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provisi 8 U.S.C. § 156.	ions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENAL	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the	president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
artnership ) of the	president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
ead the foregoing summary and schedules, consisting of nowledge, information, and belief.	sheets (Iotal shown on summary page plus I), and that they are true and correct to the best of my
*	
Date	Signature:

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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## UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

In re: Evans, Shabanda, N.	Case No.
Debtor	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,000.00 YTD Employer - McDonald's 2012 YTD - \$40,000.00 2013 YTD - \$40,000.00

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Z.	2114 011114	OTHER IRAN	16016	emmovmen or	· oneranon or busing	***

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

\$120.00 Monthly

Child Support - \$120.00 Monthly

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

**PAYMENTS** 

PAID

STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

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#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS

OF ASSIGNEE

DATE OF ASSIGNMENT **TERMS OF** ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION

DATE OF

DESCRIPTION

OF CUSTODIAN

OF COURT CASE TITLE & NUMBER **ORDER** 

AND VALUE Of PROPERTY

#### Gifts 7.



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

TO DEBTOR,

RELATIONSHIP

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

OR ORGANIZATION

IF ANY

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART DATE

BY INSURANCE, GIVE PARTICULARS

OF LOSS

**PROPERTY** 

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#### 9. Payments related to debt counseling or bankruptcy

within one year immedi

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Veronica Eason - BPP 1383 Wentworth Avenue Calumet City, IL 60409 001 Debtorcc Credit Counseling 01/28/2015

\$100.00

9 1/30/201

\$9.95

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING Case 15-04029 Doc 1 Filed 02/06/15 Entered 02/06/15 17:01:19 Desc Main Document Page 34 of 47

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#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

OF

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

,

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

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#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**NAME** 

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

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B7 (Official Form 7) (04/13)		11
I declare under penalty of perjur and any attachments thereto and	y that I have read the answers conta that they are true and correct.	ined in the foregoing statement of financial affairs
Date $1-31-15$	Signature of Debtor	Shabarla Guars
Date	Signature of Joint Debtor (if any)	· · · · · · · · · · · · · · · · · · ·
[If completed on behalf of a partnersh	ip or corporation]	
I declare under penalty of perjury that thereto and that they are true and corre	I have read the answers contained in the for ct to the best of my knowledge, information	regoing statement of financial affairs and any attachments n and belief.
Date	. Signature	
	Print Name and Title	
[An individual signing on be	chalf of a partnership or corporation must in	adicate position or relationship to debtor.]
	O_continuation sheets attached	d
Penalty for making a false statement	: Fine of up to \$500,000 or imprisonment for	up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATUR	E OF NON-ATTORNEY BANKRUPTC	Y PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a 342(b); and, (3) if rules or guidelines have been p	a copy of this document and the notices and romulgated pursuant to 11 U.S.C. § 110(h)	n 11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), and setting a maximum fee for services chargeable by bankruptcy by document for filing for a debtor or accepting any fee from
Veronica Eason - Bankruptcy Pet	ition Preparer 345-6	2-6447
Printed or Typed Name and Title, if any, of Bank	cruptcy Petition Preparer Social	-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an indiviresponsible person, or partner who signs this docu	dual, state the name, title (if any), address, ument.	and social-security number of the officer, principal,
1383 Wentworth Avenue		
Calumet City, IL 60409		
Address		13/12015
Signature of Bankruptcy Petition Preparer	Date	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B280 (Form 280) (10/05)

# United States Bankruptcy Court

	Norther	D District Of	ioann	S			
In re	Evans, Shabanda, N. Debtor		Case No.				
			Chapter	ì	)		
	DISCLOSURE OF COMPE	NSATION OF BANKRU	PTCY PET	ITI	ON PREPA	RER	
	[This form must be filed with the petition if a	bankruptcy petition prepar	rer prepares	the j	petition. 11	U.S.C. § 110(h)(2)	).]
1.	Under 11 U.S.C. § 110(h), I declare under per or caused to be prepared one or more docume and that compensation paid to me within or services rendered on behalf of the debtor(s)	ents for filing by the above- ne year before the filing of	named debtoners	or(s) otcy	in connection, or a	on with this bankrup agreed to be paid t	otcy case, o me, for
	For document preparation services I have ag	greed to accept	\$	S	100.00	<u>Ĉ</u>	
	Prior to the filing of this statement I have re	eceived	\$	S	100,00		
	Balance Due		\$	S	0,0(	2	
2.	I have prepared or caused to be prepared the		emize): 3\	8 2.1	30,B6	1, B33A 1, B33A	
	and provided the following services (itemiz	e):	83	2V1 0   1	DITION LA BOO	01818980	
3.	The source of the compensation paid to me Debtor	was: Other (specify)	<b>V</b>	40	111 000	71010101	
4.	The source of compensation to be paid to m Debtor	ne is: Other (specify)					
5.	The foregoing is a complete statement of an by the debtor(s) in this bankruptcy case.	ny agreement or arrangeme	ent for payme	ent to	me for pre	paration of the peti	tion filed
6.	To my knowledge no other person has prepa except as listed below:	ared for compensation a do	cument for fi	iling	in connection	on with this bankru	ptcy case
	NAME Signature Chonica Eason - BPP d name and title, if any, of Bankruptcy Petition Preparer ss: 1383 Wentworth Aue Calumet Chyl IL 60409	SOCIAL SECURITY No. 345-63-644 Social Security number of petition preparer (If the petition preparer is not as state the Social Security officer, principal, responsartner of the bankruptcy (Required by 11 U.S.C.	of bankruptey bankruptey n individual, number of the sible person y petition pre	ne or	- ( - ( - ( - ( - ( - ( - ( - ( - ( - (	31/20[S Date	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C.  $\S$  110; 18 U.S.C.  $\S$  156.

Document

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Desc Main

# UNITED STATES BANKRUPTCY COURT

Northern Dis	strict of Illinois
In re <u>Evans, Shabanda, N.</u> Debtor	Case No
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor th
Veronica Eason - Bankruptcy Petition Preparer Printed name and title, if any, of Bankruptcy Petition Preparer Address: 1383 Wentworth Avenue Calumet City, IL 60409  X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	345-62-6447  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, partner of the bankruptcy petition preparer.) (Requirely 11 U.S.C. § 110.)
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy  X Signature of Debtor Date
Case No. (if known)	X

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Evans, Shabanda, N,	Case No.
Debtor	Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

secured by property of the estate. Attach additional pages if r	iecessury.)
Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Ford Motor Credit	Automobile - 2011 Ford Escape
Property will be (check one):  Surrendered  Retained	
<b>☑</b> Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
☑ Claimed as exempt □	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	* *
Property is (check one):	
· -	Not claimed as exempt

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B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Brown Realty	Describe Leased Property: Primary Residential	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO
	1	
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  TYES TNO
O continuation sheets attached (if and a declare under penalty of perjury estate securing a debt and/or personal	that the above indicates my in	
Date: 1-31-15	Showar Eu Signature of Debtor	ions

Signature of Joint Debtor

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B19 (Official Form 19) (12/07)

In re Evans, Shahanda, N

appropriate Official Form for each person.

# United States Bankruptcy Court

Northern District of Illinois

Case No.

Debtor	Chapter 7
	SNATURE OF NON-ATTORNEY N PREPARER (See 11 U.S.C. § 110)
in 11 U.S.C. § 110; (2) I prepared the accompand have provided the debtor with a copy of by 11 U.S.C. §§ 110(b), 110(h), and 342(b); pursuant to 11 U.S.C. § 110(h) setting a max petition preparers, I have given the debtor no	t: (1) I am a bankruptcy petition preparer as defined panying document(s) listed below for compensation the document(s) and the attached notice as required and (3) if rules or guidelines have been promulgated imum fee for services chargeable by bankruptcy tice of the maximum amount before preparing any any fee from the debtor, as required by that section.
Accompanying documents:	Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer: Veronica Eason - BPP
	Social-Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110): 345-62-6447
	individual, state the name, title (if any), address, ncipal, responsible person, or partner who signs
1383 Wentworth Avenue Calumet City, IL 60409 Address X Signature of Bankruptcy Petition Preparer	Date / 3/ 2015
	ner individuals who prepared or assisted in preparing a preparer is not an individual:
If more than one person prepared this document,	attach additional signed sheets conforming to the

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B19 (Official Form 19) (12/07) - Cont.

2

#### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor Date Joint Debtor (if any) Date

[In a joint case, both spouses must sign.]